

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Patricia Anne Smith  
Debtor

Case No. 18-00757-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: AGarner  
Form ID: pdf002

Page 1 of 2  
Total Noticed: 39

Date Rcvd: Aug 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 31, 2018.

db  
5027556 +Patricia Anne Smith, 2127 Horning Road, East Stroudsburg, PA 18302-8014  
+ACCOUNT RESOLUTION SERVICES, 1643 N HARRISON PKWY BUILDING H, SUITE 100,  
SUNRISE, FL 33323-2857  
5027581 AKRON BILLING CENTER, 3585 RIDGE PARK DR, AKRON, OH 44333-8203  
5027565 +ARS ACCOUNT RESOLUTION, 1643 HARRISON PKWY STE 100, SUNRISE, FL 33323-2857  
5027582 +BASEPOINTE-HM, 3225 NORTH STAR CIRCLE, LOUISVILLE, TN 37777-5059  
5027585 +BRADFORD EXCHANGE ONLINE, 9333 N. MILWAUKEE AVE, NILES, IL 60714-1392  
5027557 +BYL COLLECTIONS SERVICES, 301 LALEY STREET, WEST CHESTER, PA 19382-3727  
5027558 +BYL COLLECTIONS SERVICES, PO BOX 569, MALVERN, PA 19355-0569  
5027561 +CAPITAL ONE AUTO FINANCE, CB DISPUTES TEAM, PO BOX 259407, PLANO, TX 75025-9407  
5027560 +CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298  
5027570 +CITIZENS BANK NA, 770 LEGACY PL, DEDHAM, MA 02026-6837  
5027577 +DM/MASON COMPANIES INC, 1251 1ST AVE, CHIPPEWA FALLS, WI 54729, SEVENTH AVENUE,  
1112 7TH AVE, MONROE, WI 53566-1364  
5027559 #+EASTERN REVENUE INC, 998 OLD EAGLE SCHOOL RD STE 1204, WAYNE, PA 19087-1805  
5027567 EMERG CARE SERV OF PA PC, PO BOX 740021, CINCINNATI, OH 45274-0021  
5027564 FANNIE MAE, 3900 WISCONSIN AVE NW, 8H 707, WASHINGTON, DC 20016  
5027563 #+FIRST NTL COLL BUREAU, 610 WALTHAM WAY, MCCARRAN, NV 89434-6695  
5027580 HEART CARE OF THE POCONOS, PC, 100 PLAZA COURT, SUITE C, EAST STROUDSBURG, PA 18301-8258  
5027584 +KML LAW GROUP, 701 MARKET STREET, SUITE 5000, PHILADELPHIA, PA 19106-1541  
5046269 +MONROE LAKES PROPERTY OWNERS ASSOCIATION, 6253 EAST LAKESHORE DRIVE,  
EAST STROUDSBURG, PA 18302-8396  
5046268 +MONROE LAKES PROPERTY OWNERS ASSOCIATIONS, 6253 EAST LAKESHORE DRIVE,  
EAST STROUDSBURG, PA 18302-8396  
5027583 +MONROE RADIOLOGY IMAGING PC, PO BOX 12 B, EAST STROUDSBURG, PA 18301-0012  
5088124 +Monroe Lakes Property Owners Association, 6253 Lakeshore Drive E.,  
East Stroudsburg, PA 18302-8396  
5027566 PENNSYLVANIA HM ASSOCIATES PC, PO BOX 630707, CINCINNATI, OH 45263-0707  
5027568 +POCONO MEDICAL CENTER, 206 EAST BROWN STREET, EAST STROUDSBURG, PA 18301-3094  
5027569 POCONO MEDICAL CENTER, PO BOX 822009, PHILADELPHIA, PA 19182-2009  
5027575 +SANTANDER CONSUMER USA, 8585 N STEMMONS FWY, DALLAS, TX 75247, DIAMOND RESORTS CENTRALI,  
10600 W CHARLESTON BLVD, LAS VEGAS, NV 89135-1260  
5027586 +TOTAL GYM FITNESS, LLC, 835 SPRINGDALE DR, SUITE 206, EXTON, PA 19341-2833

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5027571 +E-mail/PDF: AIS.COAF.EBN@americaninfosource.com Aug 29 2018 19:23:23  
CAPITAL ONE AUTO FINANCE, 3901 DALLS PKWY, PLANO, TX 75093-7864  
5027562 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 29 2018 19:24:28  
CAPITAL ONE BANK USA NA, PO BOX 30281, SALT LAKE CITY, UT 84130-0281  
5027579 E-mail/Text: pmiller@conradco.com Aug 29 2018 19:16:43 CONRAD ACCEPTANCE CORPORATION,  
PO BOX 469109, ESCONDIDO, CA 92046-9109  
5027574 +E-mail/PDF: creditonebknofications@resurgent.com Aug 29 2018 19:23:58 CREDIT ONE BANK,  
PO BOX 98875, LAS VEGAS, NV 89193-8875  
5056945 E-mail/PDF: resurgentbknofications@resurgent.com Aug 29 2018 19:23:25  
LVNV Funding, LLC its successors and assigns as, assignee of Citibank USA, N. A.,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
5027576 +E-mail/Text: bkr@cardworks.com Aug 29 2018 19:16:20 MERRICK BANK, PO BOX 9201,  
OLD BETHPAGE, NY 11804-9001  
5027553 +E-mail/Text: bankruptcy@nbtbank.com Aug 29 2018 19:16:54 NBT BANK NA, 20 MOHAWK ST,  
CANAJOHARIE, NY 13317-1144  
5027573 +E-mail/PDF: cbp@onemainfinancial.com Aug 29 2018 19:24:21 ONEMAIN, 6801 COLWELL BLVD,  
IRVING, TX 75039-3198  
5027572 +E-mail/PDF: cbp@onemainfinancial.com Aug 29 2018 19:24:22 ONEMAIN, PO BOX 59,  
EVANSVILLE, IN 47701-0059  
5027554 +E-mail/Text: bankruptcyteam@quickenloans.com Aug 29 2018 19:16:54 QUICKEN LOANS,  
1050 WOODWARD AVE, DETROIT, MI 48226-1906  
5027555 +E-mail/Text: bankruptcyteam@quickenloans.com Aug 29 2018 19:16:54 QUICKEN LOANS,  
635 WOODWARD AVENUE, DETROIT, MI 48226-3408  
5027578 E-mail/PDF: cbp@onemainfinancial.com Aug 29 2018 19:23:46 SPRINGLEAF FINANCIAL SVC,  
PO BOX 59, EVANSVILLE, IN 47701

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Monroe Lakes Property Owners Association, 6253 Lakeshore Drive E.,  
East Stroudsburg, PA 18302-8396  
5039919\* +Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 31, 2018

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 29, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com  
James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com  
Jeremy Michael Bolles on behalf of Debtor 1 Patricia Anne Smith lawoffice.jmbolles@gmail.com,  
jmbolles@gmail.com  
Joseph R. Baranko, Jr. on behalf of Creditor Monroe Lakes Property Owners Association  
josephb@slusserlawfirm.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

**LOCAL BANKRUPTCY FORM 3015-1****IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:

PATRICIA ANNE SMITH

CHAPTER 13

CASE NO. 5:18-BK-00757

☐ ORIGINAL PLAN☒ 1st AMENDED PLAN (Indicate 1ST, 2ND, 3RD, etc.)☐ Number of Motions to Avoid Liens☐ Number of Motions to Value Collateral**CHAPTER 13 PLAN****NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

1	The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
2	The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
3	The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

**YOUR RIGHTS WILL BE AFFECTED**

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

**1. PLAN FUNDING AND LENGTH OF PLAN.****A. Plan Payments From Future Income**

1. To date, the Debtor paid \$ 0.00 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make

conduit payments through the Trustee as set forth below. The total base plan is \$ 6,600.00, plus other payments and property stated in § 1B below:

Start mm/yyyy	End mm/yyyy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
09/2018	03/2022	\$120.00		\$120.00	\$6,600.00
				Total Payments:	\$6,600.000

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.

4. CHECK ONE: ( ☒ ) Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

( ☐ ) Debtor is over median income. Debtor calculates that a minimum of \$                      must be paid to allowed unsecured creditors in order to comply with the Means Test.

**B. Additional Plan Funding From Liquidation of Assets/Other**

1. The Debtor estimates that the liquidation value of this estate is \$ 0.00.  
(Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

*Check one of the following two lines.*

☒ No assets will be liquidated. *If this line is checked, the rest of § 1.B need not be completed or reproduced.*

☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$                      from the sale of

property known and designated as \_\_\_\_\_  
 \_\_\_\_\_. All sales shall be completed by  
 \_\_\_\_\_, 20\_\_\_\_. If the property does not sell by the date  
 specified, then the disposition of the property shall be as follows:  
 \_\_\_\_\_.

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows: \_\_\_\_\_  
 \_\_\_\_\_

## 2. SECURED CLAIMS.

### A. Pre-Confirmation Distributions. *Check one.*

☒ None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

☐ Adequate protection and conduit payments in the following amounts will be paid by the Debtor to the Trustee. The Trustee will disburse these payments for which a proof of claim has been filed as soon as practicable after receipt of said payments from the Debtor.

Name of Creditor	Last Four Digits of Account Number	Estimated Monthly Payment

- The Trustee will not make a partial payment. If the Debtor makes a partial plan payment, or if it is not paid on time and the Trustee is unable to pay timely a payment due on a claim in this section, the Debtor's cure of this default must include any applicable late charges.
- If a mortgagee files a notice pursuant to Fed. R. Bankr. P. 3002.1(b), the change in the conduit payment to the Trustee will not require modification of this plan.

### B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. *Check one.*

☐ None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Quicken Loans Inc.	Residence: 2127 Horning Rd, East Stroudsburg, PA 18302	8647

**C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.**

☐ None. If "None" is checked, the rest of § 2.C need not be completed or reproduced.

☒ The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed proof of claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Post-petition Arrears to be Cured	Estimated Total to be paid in plan
Quicken Loans Inc.	Residence: 2127 Horning Rd, East Stroudsburg, PA 18302	\$6,483.76	\$825.00 * Post petition fees	\$7,308.76

**D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)**

☒ None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

\_\_\_\_ The claims below are secured claims for which a § 506 valuation is not applicable, and can include: (1) claims that were either (a) incurred within 910 days of the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the Debtor, or (b) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value; (2) conduit payments; or (3) secured claims not provided for elsewhere.

1. The allowed secured claims listed below shall be paid in full and their liens retained until completion of payments under the plan.
2. In addition to payment of the allowed secured claim, present value interest pursuant to 11 U.S.C. §1325(a)(5)(B)(ii) will be paid at the rate and in the amount listed below, unless an objection is raised. If an objection is raised, then the court will determine the present value interest rate and amount at the confirmation hearing.
3. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Principal Balance of Claim	Interest Rate	Total to be Paid in Plan

**E. Secured claims for which a § 506 valuation is applicable. Check one.**

☒ None. If “None” is checked, the rest of § 2.E need not be completed or reproduced.

\_\_\_\_ Claims listed in the subsection are debts secured by property not described in § 2.D of this plan. These claims will be paid in the plan according to modified terms, and liens retained until entry of discharge. The excess of the creditor’s claim will be treated as an unsecured claim. Any claim listed as “\$0.00” or “NO VALUE” in the “Modified Principal Balance” column below will be treated as an unsecured claim. The liens will be avoided or limited through the plan or Debtor will file an adversary action (select method in last column). To the extent not already determined, the amount, extent or validity of the allowed secured claim for each claim listed below will be determined by the court at the confirmation hearing. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Value of Collateral (Modified Principal)	Interest Rate	Total Payment	Plan or Adversary Action

**F. Surrender of Collateral.** *Check one.*

☒ None. *If "None" is checked, the rest of § 2.F need not be completed or reproduced.*

☐ The Debtor elects to surrender to each creditor listed below the collateral that secures the creditor's claim. The Debtor requests that upon confirmation of this plan the stay under 11 U.S.C. §362(a) be terminated as to the collateral only and that the stay under §1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 4 below.

Name of Creditor	Description of Collateral to be Surrendered

**G. Lien Avoidance.** *Do not use for mortgages or for statutory liens, such as tax liens. Check one.*

☒ None. *If "None" is checked, the rest of § 2.G need not be completed or reproduced.*

☐ The Debtor moves to avoid the following judicial and/or nonpossessory, non-purchase money liens of the following creditors pursuant to § 522(f) (this § should not be used for statutory or consensual liens such as mortgages).



The name of the holder of the lien.		
A description of the lien. For a judicial lien, include court and docket number.		
A description of the lien property.		
The value of the lien property.		
The sum of senior liens.		
The value of any exemption claimed.		
The amount of the lien.		
The amount of lien avoided.		

### 3. PRIORITY CLAIMS.

#### A. Administrative Claims

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.
2. Attorney's fees. Complete only one of the following options:
  - a. In addition to the retainer of \$ 0.00 already paid by the Debtor, the amount of \$ 0.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
  - b. \$            per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).
3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.  
*Check one of the following two lines.*
  - ☒ None. *If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.*
  - ☐ The following administrative claims will be paid in full.

Name of Creditor	Estimated Total Payment

**B. Priority Claims (including, but not limited to, Domestic Support Obligations other than those treated in § 3.C below).** Check one of the following two lines.

- ☒ None. If "None" is checked, the rest of § 3.B need not be completed or reproduced.
- ☐ Allowed unsecured claims, including domestic support obligations, entitled to priority under § 1322(a) will be paid in full unless modified under § 9.

Name of Creditor	Estimated Total Payment

**C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B).** Check one of the following two lines.

- ☒ None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.
- ☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim. *This plan provision requires that payments in § 1.A. be for a term of 60 months (see 11 U.S.C. §1322(a)(4)).*

Name of Creditor	Estimated Total Payment

**4. UNSECURED CLAIMS**

**A. Claims of Unsecured Nonpriority Creditors Specially Classified.** Check one of the following two lines.

- ☒ None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.
- ☐ To the extent that funds are available, the allowed amount of the following unsecured claims, such as co-signed unsecured debts, will be paid before other,

unclassified, unsecured claims. The claim shall be paid interest at the rate stated below. If no rate is stated, the interest rate set forth in the proof of claim shall apply.

Name of Creditor	Reason for Special Classification	Estimated Amount of Claim	Interest Rate	Estimated Total Payment

**B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.**

**5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. *Check one of the following two lines.***

☒ None. *If "None" is checked, the rest of § 5 need not be completed or reproduced.*

☐ The following contracts and leases are assumed (and arrears in the allowed claim to be cured in the plan) or rejected:

Name of Other Party	Description of Contract or Lease	Monthly Payment	Interest Rate	Estimated Arrears	Total Plan Payment	Assume or Reject

**6. VESTING OF PROPERTY OF THE ESTATE.**

**Property of the estate will vest in the Debtor upon**

*Check the applicable line:*

- ☒ plan confirmation.  
☐ entry of discharge.  
☐ closing of case.

**7. DISCHARGE: (Check one)**

- ☒ The debtor will seek a discharge pursuant to § 1328(a).  
☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

**8. ORDER OF DISTRIBUTION:**

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1:	
Level 2:	
Level 3:	
Level 4:	
Level 5:	
Level 6:	
Level 7:	
Level 8:	

*If the above Levels are filled in, the rest of § 8 need not be completed or reproduced.* If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

- Level 1: Adequate protection payments.  
 Level 2: Debtor's attorney's fees.  
 Level 3: Domestic Support Obligations.  
 Level 4: Priority claims, pro rata.  
 Level 5: Secured claims, pro rata.  
 Level 6: Specially classified unsecured claims.  
 Level 7: Timely filed general unsecured claims.  
 Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

## 9. NONSTANDARD PLAN PROVISIONS

**Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)**

Dated: 8/20/2018

/s/ Jeremy M. Bolles, Esq.

Attorney for Debtor

/s/ Patricia Anne Smith

Debtor

Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.